

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Group

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,424,786	27.93%	\$1,398,772	\$1,202,363	85.96%	580,823
2	Regence Blue Shield	53902	WA	HCSC	\$1,100,656	21.58%	\$1,091,728	\$913,042	83.63%	496,973
3	Group Hlth Cooperative	95672	WA	HMO	\$677,511	13.28%	\$630,014	\$824,992	130.95%	274,359
4	Group Health Options Inc	47055	WA	HCSC	\$336,951	6.60%	\$334,421	\$300,594	89.89%	133,327
5	Pacificare of WA Inc	48038	WA	HCSC	\$139,535	2.74%	\$136,951	\$129,171	94.32%	57,848
6	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$136,028	2.67%	\$134,674	\$126,010	93.57%	58,867
7	Standard Ins Co	69019	OR	L&D	\$87,986	1.72%	\$86,819	\$67,868	78.17%	
8	RegenceCare	95648	WA	HMO	\$86,338	1.69%	\$85,460	\$78,517	91.87%	37,560
9	United Healthcare Ins Co	79413	CT	L&D	\$81,676	1.60%	\$80,913	\$71,009	87.76%	
10	Aetna Health Inc WA Corp	95484	WA	HMO	\$78,973	1.55%	\$76,381	\$82,831	108.44%	36,281
11	KPS Health Plans	53872	WA	HCSC	\$68,190	1.34%	\$68,146	\$59,210	86.89%	27,978
12	Aetna Life Ins Co	60054	CT	L&D	\$67,203	1.32%	\$65,920	\$49,302	74.79%	
13	Unum Life Ins Co Of Amer	62235	ME	L&D	\$57,887	1.13%	\$58,089	\$34,270	59.00%	
14	Mega Life & Health Ins Co The	97055	OK	L&D	\$50,136	0.98%	\$49,201	\$29,484	59.92%	
15	Asuris Northwest Health	47350	WA	HCSC	\$49,735	0.97%	\$49,076	\$39,978	81.46%	26,698
16	Metropolitan Life Ins Co	65978	NY	L&D	\$41,455	0.81%	\$40,863	\$39,090	95.66%	
17	First Choice Health Plan Inc	47046	WA	HCSC	\$39,709	0.78%	\$40,378	\$69,068	171.05%	27,927
18	Connecticut General Life Ins Co	62308	CT	L&D	\$35,656	0.70%	\$36,278	\$38,644	106.52%	
19	United Of Omaha Life Ins Co	69868	NE	L&D	\$29,660	0.58%	\$29,624	\$17,630	59.51%	
20	Safeco Life Ins Co	68608	WA	L&D	\$24,899	0.49%	\$24,647	\$9,027	36.63%	
21	Regence Health Maintenance OR Inc	96250	OR	HMO	\$24,198	0.47%	\$24,402	\$20,224	82.88%	12,588
22	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$18,121	0.36%	\$17,802	\$8,795	49.40%	
23	Fortis Benefits Ins Co	70408	MN	L&D	\$17,714	0.35%	\$17,740	\$14,435	81.37%	
24	Continental Cas Co	20443	IL	P&C	\$17,670	0.35%	\$16,164	\$16,240	100.47%	
25	Regence BCBS OR	54933	OR	HCSC	\$17,669	0.35%	\$17,873	\$15,905	88.99%	11,548
26	One Health Plan of WA Inc	47081	WA	HCSC	\$16,389	0.32%	\$4,073	\$15,488	380.28%	5,781
27	Combined Ins Co Of Amer	62146	IL	L&D	\$16,330	0.32%	\$14,456	\$17,437	120.62%	
28	Niagara Fire Ins Co	35106	DE	P&C	\$15,960	0.31%	\$15,960	\$11,284	70.70%	
29	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$15,763	0.31%	\$15,724	\$12,021	76.45%	
30	Pacific Life & Annuity Co	97268	AZ	L&D	\$14,848	0.29%	\$14,896	\$9,443	63.40%	
31	Great West Life & Annuity Ins Co	68322	CO	L&D	\$14,702	0.29%	\$14,435	\$3,882	26.89%	
32	Aetna Health of Washington Inc	47060	WA	HCSC	\$13,648	0.27%	\$13,013	\$13,471	103.52%	2,762
33	Hartford Life & Accident Ins Co	70815	CT	L&D	\$12,657	0.25%	\$12,346	\$8,928	72.32%	
34	Principal Life Ins Co	61271	IA	L&D	\$12,581	0.25%	\$12,573	\$10,056	79.98%	
35	Reliastar Life Ins Co	67105	MN	L&D	\$12,378	0.24%	\$11,438	\$11,272	98.55%	
36	Jefferson Pilot Financial Ins Co	70254	NE	L&D	\$11,731	0.23%	\$11,519	\$9,122	79.19%	
37	States West Life Ins Co	94188	WA	L&D	\$11,557	0.23%	\$11,840	\$8,041	67.91%	
38	Prudential Ins Co Of Amer	68241	NJ	L&D	\$10,626	0.21%	\$10,010	\$5,798	57.93%	
39	Molina Healthcare of WA Inc	96270	WA	HMO	\$10,189	0.20%	\$7,325	\$5,951	81.24%	4,619
40	Life Ins Co Of North Amer	65498	PA	L&D	\$10,044	0.20%	\$10,044	(\$5,718)	(56.93)%	
All 240 Other Companies					\$191,723	3.76%	\$186,938	\$122,734	152.31%	5,601
Totals (Loss Ratio is average)(4)					\$5,101,468	100.00%	\$4,978,926	\$4,516,912	90.72%	1,801,540

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHSC=Limited HCSC, (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington (5)Premium written for HMO, HCSC and LHSC is Premiums Collected.